

Information to identify the case:

Debtor 1	<u>Shawn A. Miller</u>	Social Security number or ITIN	xxx-xx-5333
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 13-11481-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Shawn A. Miller

3/22/19

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Shawn A. Miller
 Debtor

Case No. 13-11481-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: bsil
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Mar 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 24, 2019.

db +Shawn A. Miller, 2819 East Avenue, Erie, PA 16504-1319
 cr +WILMINGTON SAVINGS FUND SOCIETY, FSB, doing busine, c/o Shellpoint Mortgage Servicing,
 PO BOX 10826, GREENVILLE, SC 29603-0826
 14266708 +BCAT2014-4TT, Wilmington Savings Fund Society, FSB, c/o Shellpoint Mortgage Servicing,
 PO Box 10826, Greenville, SC 29603-0826
 13852298 +Bank of America, N.A., c/o KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 13764151 +ED Financial, 120 N Seven Oaks D, Knoxville, TN 37922-2359
 13764152 +Fed Loan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
 13764154 +KML Law Group, PC, BNY Independence Center, 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 13764156 +NCA, P.O. Box 550, 327 W Fourth St, Hutchinson, KS 67501-4842
 13764155 National Credit Adjusters, P.O. Box 3023, Hutchinson, KS 67504-3023
 13764157 Northstar Location Services, LLC, Attn: Financial Services Dept., 4285 Genesee Street,
 Cheektowaga, NY 14225-1943
 13764158 #+Penn Credit Corp, 916 S 14th St, Harrisburg, PA 17104-3425
 13764162 Tri State Adjustments Inc, 3439 East Ave S, La Crosse, WI 54601-7241
 13764163 Tri-State Adjustments, Inc., P.O. Box 3219, La Crosse, WI 54602-3219

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 23 2019 02:27:22 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,

Harrisburg, PA 17128-0946
 cr +EDI: BANKAMER.COM Mar 23 2019 06:13:00 BANK OF AMERICA, N.A., 2380 Performance Drive,
 Richardson, TX 75082-4333
 13764144 EDI: AFNIRECOVERY.COM Mar 23 2019 06:13:00 AFNI, Inc., 1310 MLK Drive, P.O. Box 3517,
 Bloomington, IL 61702-3517
 13764145 EDI: ARSN.COM Mar 23 2019 06:13:00 ARS National Services, Inc., P.O. Box 463023,
 Escondido, CA 92046-3023
 13764146 +EDI: BANKAMER.COM Mar 23 2019 06:13:00 BAC Home Loans Serv LP, 4161 Piedmont Parkway,
 Greensboro, NC 27410-8175
 13764147 +EDI: BANKAMER.COM Mar 23 2019 06:13:00 BAC Home Loans Servicing, LP, P.O. Box 15222,
 Wilmington, DE 19886-5222
 13764148 +EDI: BANKAMER.COM Mar 23 2019 06:13:00 Bank of America, N.A.,
 Successor by merger to BAC Home Loans Se, 7105 Corporate Drive, PTX B-209,
 Plano, TX 75024-4100
 13788446 EDI: CAPITALONE.COM Mar 23 2019 06:13:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 13764149 +EDI: CAPITALONE.COM Mar 23 2019 06:13:00 Capital One Bank, USA, NA, P.O. Box 30281,
 Salt Lake City, UT 84130-0281
 13764150 EDI: ESSL.COM Mar 23 2019 06:13:00 Dish Network, Dept. 0063, Palatine, IL 60055-0063
 13791466 EDI: ECMC.COM Mar 23 2019 06:13:00 Educational Credit Mgmt Corp, P.O. Box 16478,
 Saint Paul, MN 55116-0478
 13764153 +EDI: HFC.COM Mar 23 2019 06:13:00 HSBC Best Buy, P.O. Box 30253,
 Salt Lake City, UT 84130-0253
 13791349 EDI: JEFFERSONCAP.COM Mar 23 2019 06:13:00 Jefferson Capital Systems LLC, Po Box 7999,
 Saint Cloud Mn 56302-9617
 13767647 EDI: Q3G.COM Mar 23 2019 06:13:00 Quantum3 Group LLC as agent for, Sterling Jewelers Inc,
 PO Box 788, Kirkland, WA 98083-0788
 13789844 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Mar 23 2019 02:30:39 Regional Acceptance Corporation,
 PO Box 1847, Wilson, NC 27894-1847
 13764159 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Mar 23 2019 02:30:39 Regional Acceptance Corporation,
 P.O. Box 580075, Charlotte, NC 28258-0075
 13764160 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Mar 23 2019 02:30:39 Regional Accpetance Corporation,
 P.O. Box 830913, Birmingham, AL 35283-0913
 13764161 EDI: CHRYSLER.COM Mar 23 2019 06:13:00 TD Auto Finance, P.O. Box 9223,
 Farmington Hills, MI 48333-9223
 13764164 +EDI: VERIZONCOMB.COM Mar 23 2019 06:13:00 Verizon Wireless, Correspondence Team,
 P.O. Box 5029, Wallingford, CT 06492-7529
 13764166 +EDI: WFFC.COM Mar 23 2019 06:13:00 WFFNB/Furniture Barn, CSCL DSP TM MAC N8235-04M,
 P.O. Box 14517, Des Moines, IA 50306-3517
 13784880 EDI: WFFC.COM Mar 23 2019 06:13:00 Wells Fargo Bank NA, PO Box 10438,
 Des Moines IA 50306-0438
 13764165 +EDI: WFFC.COM Mar 23 2019 06:13:00 Wells Fargo Financial National Bank, 7000 Vista Drive,
 3rd Floor, West Des Moines, IA 50266-9310

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BCAT 2014-4TT, c/o Shellpoint Mortgage Servicing

District/off: 0315-1

User: bsil
Form ID: 3180W

Page 2 of 2
Total Noticed: 35

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cr* +WILMINGTON SAVINGS FUND SOCIETY, FSB, doing busine, c/o ShellPoint Mortgage Servicing,
PO BOX 10826, GREENVILLE, SC 29603-0826

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 24, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Joseph B. Spero on behalf of Debtor Shawn A. Miller sperolaw@neohio.twcbc.com,
legalmom18@hotmail.com
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 6